

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**Caption in Compliance with D.N.J. LBR 9004-1(b)**

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In Re:

Stephanie Garramone

Case No.: 22-12732Judge: Michael B. KaplanChapter: 13**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor in this case opposes the following (**choose one**):

1. Motion for Relief from the Automatic Stay filed by _____, creditor,

A hearing has been scheduled for _____, at _____.

Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for December 14, 2022, at 9:00am.

Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

Other (**explain your answer**):

On October 6, 2022 I filed a modified Chapter 13 Plan extending the time for me to sell the residence. The late claim filed by Woodstock at Eagleswood HOA will be paid in full at the time of the closing on the sale of the residence. I do not object the the filing of their late claim.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 10/14/2022

/s/ Stephanie Garramone
Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.